

- 1 1. A method for assessing risk of insuring a healthcare patient, the method
2 comprising:
3 receiving demographic data on a patient and data on at least one pharmacy
4 service prescribed for the patient;
5 assigning a unique drug class to each pharmacy service;
6 using the unique drug classes for ordering the pharmacy services according to
7 a predetermined hierarchy of classes; and
8 providing a risk score for the patient using the ordered pharmacy services.
- 1 2. The method of claim 1, wherein the step of assigning a unique drug class
2 comprises using national drug codes to assign each pharmacy service to a unique
3 class.
- 1 3. The method of claim 1, further comprising categorizing each unique drug class
2 into one of a number of initial pharmacy risk groups.
- 1 4. The method of claim 3 further comprising defining additional member risk
2 markers based on patient age and other characteristics known to indicate that the
3 patient belongs to a high risk category.
- 1 5. The method of claim 3 further comprising providing a clinical and demographic
2 risk profile for the patient based on the patient's age, gender and a mix of clinical and
3 demographic risk profiles.

1 6. The method of claim 5 further comprising providing multiple patient risk markers
2 for patients with pharmacy services that indicate multiple medical conditions.

1 7. The method of claim 1 wherein the risk score comprises the sum of each
2 patient risk marker.

1 8. The method of claim 7 wherein the risk score is computed using pre-
2 determined weights and a patient's patient risk marker profile.

1 9. The method of claim 3 wherein the pharmacy risk groups comprise patient risk
2 markers.

1 10. An information processing system comprising computer-readable instructions
2 for:
3 receiving demographic data on a patient and data on at least one pharmacy service
4 prescribed for the patient;
5 assigning a unique drug class to each pharmacy service;
6 using the unique drug classes for ordering the pharmacy services according to
7 a predetermined hierarchy of classes; and
8 providing a risk score for the patient using the ordered pharmacy services.